

Community Impact 2023



We focus our time, talent, and charitable giving efforts to advocate for local non-profits that reflect our philanthropic pillars of children's health, food stability, and affordable housing - issues that have been identified as barriers to economic growth and prosperity throughout our community.

OUR MISSION is to work together to strengthen the financial wellness of our Members and local communities.

OUR CORE VALUES of Integrity, Service Excellence, Collaboration and Gratitude guide us every day.



80,000
Members



\$1.4 BILLION
In Assets



30,000
ATMs available



14
Branches

The Credit Union Difference



Not-for-Profit



Prioritize Financial Wellness

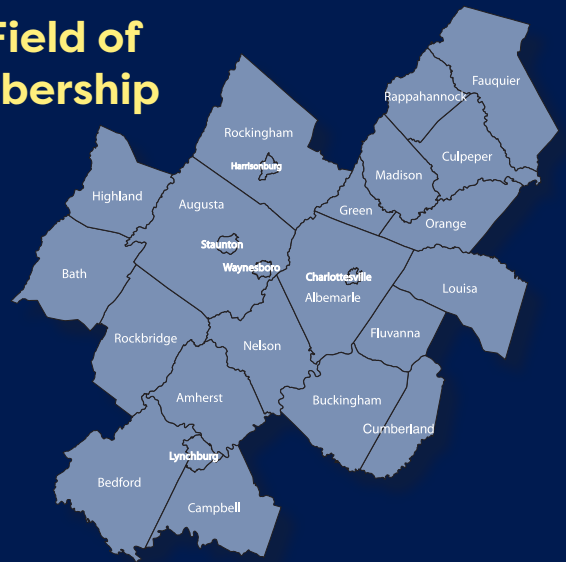


People Helping People



People Before Profits

Our Field of Membership



Making a Difference for our Members and Local Communities

Lasting Community Impact



Children's Health. Supporting organizations that promote healthy development or children and resources for families.



Food Stability. Partnering with organizations that combat food instability for individuals and their families.



Affordable Housing. Supporting organizations that create housing opportunities, teach home buying and homeownership skills and advocate for affordable housing policies and programs.



Giving. In 2023, we gave over \$100,000 to support our community and organizations that advocate for Health and Safety, Food Stability, Affordable Housing, and Education.



Team Member Volunteer Hours. In 2023, we awarded 2,136 hours of paid volunteer time off (PVTO) to our Team Members, helping them make a difference in their local communities.



Community Accolades
In 2023 we were awarded:

- **Culpeper Star Exponent:** Best Mortgage Company
- **C-Ville Weekly Best of C-Ville:** Best Bank
- **Daily Progress Readers' Choice Awards:** Best Bank/Credit Union and Best Mortgage Company Favorite Wealth Management (runner-up award)





Hometown Heroes Mortgage

- No down payment
- Up to 100% financing
- Affordable mortgage insurance



Products Designed to Strengthen the Financial Wellness of our Members

- MaxSaver Money Market Savings Account
- Hometown Heroes Mortgage Program
- Member Rewards Credit Card
- Swap-N-Drop Auto Loan

SUPPORTING OUR MEMBER'S BORROWING NEEDS



Providing over \$72 million in home purchase funding.



Refinanced over \$26 million mortgage balances.



Funded over \$1,418,670 in Hometown Heroes Mortgages-making home buying more affordable for first responders, military, educators, and other local heroes.



Funded \$189 million in vehicle loans.



Advanced \$14 million in personal loans.

WORKING TOGETHER TO STRENGTHEN THE FINANCIAL WELLNESS OF OUR MEMBERS AND LOCAL COMMUNITIES.

We believe knowledge is power and strive to improve financial literacy through education and outreach programs that are free, effective, and easily accessible.

OVER **100**

Financial education sessions and events providing information, tools and resources to help people improve their financial health.

OVER **2,000**

Impacted by financial education programs; including area school students and athletes from UVA.

OVER **40,000**

Informed through outreach efforts like CBS19 Community Counts and participation in employee benefits fairs, school activities, and other community events.

GreenPath Financial Wellness™
To promote the financial health of our Members and the community we introduced GreenPath.

GreenPath is a comprehensive financial wellness resource that provides online content (webinars, articles, worksheets) and one-one financial counseling.

Counseling is free for our Members, available in over 170 languages, and delivered by certified, caring, experts.



\$37,500
IN 2023

In scholarship funds awarded to 25 high school seniors within our membership area. Since the program's inception in **2006 we have awarded over \$330,000** to local students to support their goals of achieving a higher education.

OVER **\$330,000**
SINCE 2006

"We consider these scholarships an investment in the future of these young people and in their communities."
- UVA Community Credit Union